

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

William N Geary  
Nicole M Geary  
Debtor(s)

RONDA J. WINNECOUR, Trustee,  
Movant(s),

v.  
No Respondents  
Respondent(s).

Case No. 18-24551-GLT  
Chapter: 13

Related to Document No. 109

Hearing Date: 6/21/24 at 11:00 AM

ORDER SCHEDULING DATE  
FOR RESPONSE AND HEARING ON MOTION

AND NOW, this *The 25th of April, 2024*, a *Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements* (the "Motion") having been filed at Doc. No. 109 by the Chapter 13 Trustee,

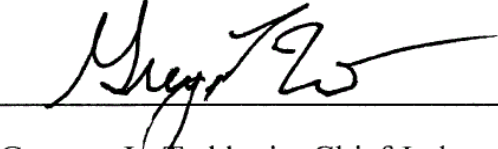
It is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) **On or before June 9, 2024**, any **Response**, including a consent to the Motion, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219) and served on counsel for the Moving Party.

(2) This Motion is scheduled for hearing on **June 21, 2024 at 11:00 AM** in Courtroom A, 54th Floor, U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219, at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion. In accordance with Judge Taddonio's procedures, parties may appear for non-evidentiary matters remotely by utilizing the Zoom video conference platform. Parties seeking to appear remotely must register for the hearing by submitting a registration form via the link published on Judge Taddonio's website (which can be found at: <http://www.pawb.uscourts.gov/judge-taddonios-video-conference-hearing-information>) by no later than 4 p.m. on the business day prior to the scheduled hearing. All parties participating remotely shall comply with Judge Taddonio's General Procedures (which can be found at: <http://www.pawb.uscourts.gov/sites/default/files/pdfs/glt-proc.pdf>). **Parties who fail to timely register for remote participation will be expected to attend the hearing in person.**

(3) If, after proper service, a Respondent fails to timely file a *Response*, the Court *may* determine that no hearing is required and accordingly enter the order by default. **To determine if a default order has been entered, the Moving Party is directed to the calendar for Judge Gregory L Taddonio posted on the Court's website at [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov) one day prior to the hearing.** In the event a default order has been signed, the Moving Party shall **IMMEDIATELY** advise all affected parties. If a default order has not been entered, the parties are **required** to appear at the hearing.

(4) Once the Motion is approved, if either the Debtor's *Certificate of Discharge Eligibility* or *Certificate of Financial Management* is not timely filed, *the case is* **SUBJECT TO CLOSURE WITHOUT A DISCHARGE without further notice or hearing.**

  
\_\_\_\_\_  
Gregory L. Taddonio, Chief Judge  
United States Bankruptcy Court

In re:  
William N Geary  
Nicole M Geary  
Debtors

Case No. 18-24551-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Apr 25, 2024

User: auto  
Form ID: 604

Page 1 of 4  
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 27, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ William N Geary, Nicole M Geary, 321 Shady Ave, Charleroi, PA 15022-1243
14965566	+ Commonwealth OF PA, Bureau Of Comm Payroll Operations, PO Box 8006, Harrisburg, PA 17105-8006
14953358	+ Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
14953363	+ Natl Hosp Collections, 16 Distributor Dr Ste 2, Morgantown, WV 26501-7209
14953375	+ U S Dept Of Ed/Gsl/Atl, Po Box 5609, Greenville, TX 75403-5609

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 26 2024 00:37:57	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Apr 26 2024 00:06:00	Americredit Financial Services, Inc. Db a GM Financ, P.O Box 183853, Arlington, TX 76096-3853
14966383	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Apr 26 2024 00:06:00	Americredit Financial Services, Inc., Db a GM Financial, P.O Box 183853, Arlington, TX 76096
14959526	Email/Text: ally@ebn.phinsolutions.com	Apr 26 2024 00:05:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14953349	+ Email/Text: ally@ebn.phinsolutions.com	Apr 26 2024 00:05:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15222308	+ Email/Text: bankruptcy@avidac.com	Apr 26 2024 00:06:00	Avid Acceptance LLC., 6995 Union Park Center, Ste 450, Cottonwood Heights UT 84047-6145
14953350	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 26 2024 00:05:00	Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413
14953351	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 26 2024 00:05:00	Bk Of Amer, Po Box 982238, El Paso, TX 79998-2238
14953353	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 26 2024 00:38:13	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14953352	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 26 2024 00:38:13	Cap1/bontn, Po Box 30253, Salt Lake City, UT 84130-0253
14971198	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 26 2024 00:37:57	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14953354	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 26 2024 00:38:13	Capitalone, 15000 Capital One Dr, Richmond, VA 23238-1119
14953355	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 26 2024 00:38:15	Cbna, Po Box 6282, Sioux Falls, SD 57117-6282
14953357	+ Email/PDF: Citi.BNC.Correspondence@citi.com		

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		Apr 26 2024 00:38:09	Chld/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14953359	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Apr 26 2024 00:06:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
14953360	+ Email/Text: bankruptcy@huntington.com	Apr 26 2024 00:06:00	Huntington National Ba, 7 Easton Oval, Columbus, OH 43219-6060
14953356	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 26 2024 00:38:13	Chase Card, Po Box 15298, Wilmington, DE 19850
14953361	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 26 2024 00:05:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14975736	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 26 2024 00:06:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
14953362	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 26 2024 00:06:00	Nationstar/mr Cooper, 350 Highland, Houston, TX 77009-6623
14953364	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Apr 26 2024 00:06:00	Nissan Motor Acceptanc, Po Box 660360, Dallas, TX 75266-0360
14953365	Email/Text: Bankruptcy.Notices@pnc.com	Apr 26 2024 00:05:00	Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
14985620	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 26 2024 00:38:06	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14954048	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 26 2024 00:38:09	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14955609	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 26 2024 00:06:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
14953366	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 26 2024 00:37:37	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
14953367	Email/PDF: cbp@omf.com	Apr 26 2024 00:37:57	Springleaf Financial S, Po Box 18142, Pleasant Hills, PA 15236
14953368	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 26 2024 00:37:57	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
14953369	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 26 2024 00:38:03	Syncb/old Navy, Po Box 965005, Orlando, FL 32896-5005
14953370	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 26 2024 00:37:44	Syncb/paypal Extras Mc, Po Box 965005, Orlando, FL 32896-5005
14953371	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 26 2024 00:37:57	Syncb/qvc, Po Box 965005, Orlando, FL 32896-5005
14953372	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 26 2024 00:37:57	Syncb/roomful Express, C/o Po Box 965036, Orlando, FL 32896-0001
14953373	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Apr 26 2024 00:05:00	Tbom/atls/fortiva, Pob 105555, Atlanta, GA 30348-5555
14953374	+ Email/Text: bncmail@w-legal.com	Apr 26 2024 00:06:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
14977174	Email/Text: BNCnotices@dcmservices.com	Apr 26 2024 00:06:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15047764	Email/Text: EDBKNotices@ecmc.org	Apr 26 2024 00:05:00	US Department of Education, PO Box 16448, Saint Paul, MN 55116-0448
14980954	Email/PDF: ebn_ais@aisinfo.com	Apr 26 2024 00:38:15	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 37

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14965557	*+	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
14965558	*+	Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413
14965559	*+	Bk Of Amer, Po Box 982238, El Paso, TX 79998-2238
14965561	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238
14965560	*+	Cap1/bontn, Po Box 30253, Salt Lake City, UT 84130-0253
14965562	*+	Capitalone, 15000 Capital One Dr, Richmond, VA 23238-1119
14965563	*+	Cbna, Po Box 6282, Sioux Falls, SD 57117-6282
14965565	*+	Chld/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14965567	*+	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
14965568	*+	Huntington National Ba, 7 Easton Oval, Columbus, OH 43219-6060
14965564	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Po Box 15298, Wilmington, DE 19850
14965569	*+	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14965570	*+	Nationstar/mr Cooper, 350 Highland, Houston, TX 77009-6623
14965571	*+	Natl Hosp Collections, 16 Distributor Dr Ste 2, Morgantown, WV 26501-7209
14965572	*+	Nissan Motor Acceptanc, Po Box 660360, Dallas, TX 75266-0360
14965573	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
14965574	*+	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
14965575	*P++	SPRINGLEAF FINANCIAL SERVICES, P O BOX 3251, EVANSVILLE IN 47731-3251, address filed with court:, Springleaf Financial S, Po Box 18142, Pleasant Hills, PA 15236
14965576	*+	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
14965577	*+	Syncb/old Navy, Po Box 965005, Orlando, FL 32896-5005
14965578	*+	Syncb/paypal Extras Mc, Po Box 965005, Orlando, FL 32896-5005
14965579	*+	Syncb/qvc, Po Box 965005, Orlando, FL 32896-5005
14965580	*+	Syncb/roomful Express, C/o Po Box 965036, Orlando, FL 32896-0001
14965581	*+	Tbom/atls/fortiva, Pob 105555, Atlanta, GA 30348-5555
14965582	*+	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
14965583	*+	U S Dept Of Ed/Gsl/Atl, Po Box 5609, Greenville, TX 75403-5609

TOTAL: 1 Undeliverable, 27 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 27, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2024 at the address(es) listed below:

Name	Email Address
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Denise Carlon

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper dcarlon@kmlawgroup.com

District/off: 0315-2

User: auto

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Heather Stacey Riloff

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com

Lawrence W. Willis

on behalf of Debtor William N Geary ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Lawrence W. Willis

on behalf of Joint Debtor Nicole M Geary ecf@westernpabankruptcy.com  
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Maria Miksich

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mmiksich@kmlawgroup.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Robert P. Wendt

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pawb@fedphe.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 8